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Attorney for COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT
SHERMAN DIVISION

IN RE:	§	CASE NO. 07-41092-BTR-7
	§	
ROBERT EDWIN JACOBSEN,	§	
Debtor	§	CHAPTER 7
	§	
COUNTRYWIDE HOME LOANS, INC.	§	
ITS ASSIGNS AND/OR	§	
SUCCESSORS IN INTEREST,	§	
Movant	§	HEARING DATE: _____
	§	
v.	§	TIME: _____
	§	
ROBERT EDWIN JACOBSEN, and	§	
CHRISTOPHER J. MOSER,	§	
Trustee	§	
Respondents	§	JUDGE BRENDA T. RHOADES

PLEASE BE ADVISED THAT IT IS THE INTENTION OF MOVANT TO OFFER INTO EVIDENCE AT ANY HEARING ON THE MOTION THIS AFFIDAVIT AND PAYMENT HISTORY PURSUANT TO THE FEDERAL RULES OF EVIDENCE, RULE 902(11). THIS AFFIDAVIT AND PAYMENT HISTORY ARE BEING PROVIDED TO YOU IN ADVANCE AS AN ADVERSE PARTY IN ORDER TO ALLOW YOU A FAIR OPPORTUNITY TO CHALLENGE SAID RECORDS. YOU ARE HEREBY PLACED ON NOTICE OF THIS INTENTION AS REQUIRED BY THE FEDERAL RULES OF EVIDENCE, RULE 902(11).

AFFIDAVIT OF MONA GRANDISON FOR
COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN
INTEREST

STATE OF TEXAS	§
	§
COUNTY OF DALLAS	§

MONA GRANDISON being duly sworn deposes and says:

1. That affiant is the authorized representative of COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST and authorized to make this affidavit. I have the care, custody and control of all records concerning the account with Debtor(s). All facts recited herein are within my personal knowledge and are true and correct.

2. These records show that COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST is the Owner or Servicer of the Note executed on December 01, 2005 in the original principal amount of ONE HUNDRED SIXTY THOUSAND FIVE HUNDRED FIFTY DOLLARS AND ZERO CENTS (\$160,550.00).

3. These records show that said Note is secured by a Deed of Trust. A true and correct copy of said Deed of Trust is attached to Movant's Motion for Relief from Stay. Said Deed of Trust represents a valid indebtedness. The property address is 1523 STREAMS WAY, ALLEN, TX 75002.

4. The Books and Records of COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST show that:

- a. The outstanding principal balance is \$156,924.67.
- b. That interest accrues from 12/01/2007 at the rate of 6.6250% per annum.
- c. The contractual due date of the account is 01/01/2008. The last payment received and applied to the account was on 12/11/2007.
- d. That the account is due contractually for:
(Monthly) at (Payment Amt.)
 - 1. 01/01/2008 \$1,677.76
 - 2. 02/01/2008 \$1,677.76
 - 3. 03/01/2008 \$1,677.76
 - 4. 04/01/2008 \$1,677.76
 - 5. 05/01/2008 \$1,677.76
 - 6. 06/01/2008 \$1,677.76
 - 7. 07/01/2008 \$1,677.76

An additional payment in the amount of \$1,677.76 shall become due on 08/01/2008.

That the accumulated late charge through 07/09/2008 totals \$0.00.

- e. That the total amount necessary to reinstate the account post-petition through 07/09/2008 is \$11,744.32 plus attorney fees & costs.

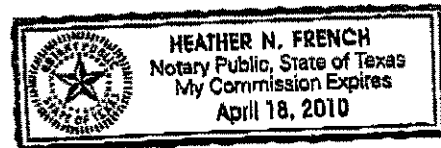
5. A true and correct copy of an accounting of the payments made on this loan is attached hereto. This accounting is kept in the normal course and scope of the business activity of COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST, and constitutes a business record of COUNTRYWIDE HOME LOANS, INC. ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST.

Mona Grandison
MONA GRANDISON

Subscribed and sworn to me the undersigned authority of this 16th day of July, 2008.

My Commission Expires: 4/18/08

Heather N. French
Notary Public in and for the
State of Texas



Payment / Escrow Detail

Please select a date range:

From: 12/1/2005 To: 7/16/2008 Sort by Date: Descending 

Payment Detail 12/1/2005 to 7/16/2008

Date	Transaction Description	Amount	Principal	Interest	Escrow	Late Charges		Optional Insurance
						Balance	Paid	
6/11/2008	PMI payment	(\$149.23)	\$0.00	\$0.00	(\$149.23)	\$0.00	\$0.00	\$0.00
5/27/2008	Homeowners ins pmt	(\$994.00)	\$0.00	\$0.00	(\$994.00)	\$0.00	\$0.00	\$0.00
5/12/2008	PMI payment	(\$149.23)	\$0.00	\$0.00	(\$149.23)	\$0.00	\$0.00	\$0.00
4/11/2008	PMI payment	(\$149.23)	\$0.00	\$0.00	(\$149.23)	\$0.00	\$0.00	\$0.00
3/12/2008	PMI payment	(\$149.23)	\$0.00	\$0.00	(\$149.23)	\$0.00	\$0.00	\$0.00
2/14/2008	PMI payment	(\$149.23)	\$0.00	\$0.00	(\$149.23)	\$0.00	\$0.00	\$0.00
1/22/2008	Payment reversal	(\$1,677.76)	(\$161.67)	(\$866.35)	(\$649.74)	\$0.00	\$0.00	\$0.00
1/14/2008	PMI payment	(\$149.23)	\$0.00	\$0.00	(\$149.23)	\$0.00	\$0.00	\$0.00
1/11/2008	Payment	\$1,677.76	\$161.67	\$866.35	\$649.74	\$0.00	\$0.00	\$0.00
12/24/2007	County tax pmt	(\$4,343.47)	\$0.00	\$0.00	(\$4,343.47)	\$0.00	\$0.00	\$0.00
12/13/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
12/11/2007	Payment	\$1,677.76	\$160.78	\$867.24	\$649.74	\$0.00	\$0.00	\$0.00
11/26/2007	Homeowners ins pmt	(\$940.00)	\$0.00	\$0.00	(\$940.00)	\$0.00	\$0.00	\$0.00
11/14/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
11/12/2007	Payment	\$1,677.76	\$159.89	\$868.13	\$649.74	\$0.00	\$0.00	\$0.00
10/12/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
10/11/2007	Payment	\$1,677.76	\$159.02	\$869.00	\$649.74	\$0.00	\$0.00	\$0.00
9/13/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
9/11/2007	Payment	\$1,677.76	\$158.14	\$869.88	\$649.74	\$0.00	\$0.00	\$0.00
8/14/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
8/13/2007	Payment	\$1,677.76	\$157.28	\$870.74	\$649.74	\$0.00	\$0.00	\$0.00
7/12/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
7/11/2007	Payment	\$1,677.76	\$156.41	\$871.61	\$649.74	\$0.00	\$0.00	\$0.00
6/15/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
6/11/2007	Payment	\$1,677.76	\$155.55	\$872.47	\$649.74	\$0.00	\$0.00	\$0.00
5/15/2007	Payment	\$1,637.41	\$154.70	\$873.32	\$609.39	\$0.00	\$0.00	\$0.00
5/14/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
4/12/2007	Payment	\$1,637.41	\$153.85	\$874.17	\$609.39	\$0.00	\$0.00	\$0.00
4/11/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
3/14/2007	Payment	\$1,667.41	\$153.00	\$875.02	\$609.39	\$0.00	\$30.00	\$0.00
3/13/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	(\$30.00)	\$0.00	\$0.00
3/6/2007	Payment	\$1,658.81	\$152.16	\$875.86	\$609.39	(\$30.00)	\$21.40	\$0.00
3/6/2007	Misc posting	(\$21.40)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2/13/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
2/2/2007	Payment	\$1,710.21	\$151.33	\$876.69	\$609.39	\$0.00	\$51.40	\$0.00
2/2/2007	Misc posting	(\$72.80)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

1/22/2007	Payment	\$1,761.61	\$150.50	\$877.52	\$609.39	\$0.00	\$51.40	\$0.00
1/22/2007	Misc posting	(\$21.40)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
1/11/2007	PMI payment	(\$151.14)	\$0.00	\$0.00	(\$151.14)	\$0.00	\$0.00	\$0.00
12/26/2006	Misc posting	(\$30.00)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
12/22/2006	County tax pmt	(\$4,644.64)	\$0.00	\$0.00	(\$4,644.64)	\$0.00	\$0.00	\$0.00
12/22/2006	Payment	\$1,939.33	\$149.67	\$878.35	\$609.39	\$0.00	\$250.52	\$0.00
12/12/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	(\$199.12)	\$0.00	\$0.00
11/14/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	(\$199.12)	\$0.00	\$0.00
11/10/2006	Homeowners ins pmt	(\$1,041.00)	\$0.00	\$0.00	(\$1,041.00)	(\$199.12)	\$0.00	\$0.00
10/23/2006	Payment	\$1,639.03	\$148.85	\$879.17	\$609.39	(\$199.12)	\$1.62	\$0.00
10/10/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	(\$149.34)	\$0.00	\$0.00
9/19/2006	Payment	\$1,639.03	\$148.03	\$879.99	\$609.39	(\$149.34)	\$1.62	\$0.00
9/14/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	(\$99.56)	\$0.00	\$0.00
8/17/2006	Payment	\$1,639.03	\$147.22	\$880.80	\$609.39	(\$99.56)	\$1.62	\$0.00
8/11/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	(\$49.78)	\$0.00	\$0.00
7/18/2006	Payment	\$1,639.03	\$146.41	\$881.61	\$609.39	(\$49.78)	\$1.62	\$0.00
7/13/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	\$0.00	\$0.00	\$0.00
6/20/2006	Escrow shortage pmt	\$9.44	\$0.00	\$0.00	\$9.44	\$0.00	\$0.00	\$0.00
6/20/2006	Misc posting	(\$9.44)	\$0.00	\$0.00	(\$9.44)	\$0.00	\$0.00	\$0.00
6/14/2006	Misc posting	\$0.83	\$0.83	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6/14/2006	Payment	\$1,638.20	\$145.60	\$882.42	\$610.18	\$0.00	\$0.00	\$0.00
6/12/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	\$0.00	\$0.00	\$0.00
5/15/2006	Payment	\$1,639.03	\$144.80	\$883.22	\$611.01	\$0.00	\$0.00	\$0.00
5/12/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	\$0.00	\$0.00	\$0.00
4/13/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	\$0.00	\$0.00	\$0.00
4/12/2006	Payment	\$1,639.03	\$144.01	\$884.01	\$611.01	\$0.00	\$0.00	\$0.00
3/15/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	\$0.00	\$0.00	\$0.00
3/6/2006	Payment	\$1,639.03	\$143.22	\$884.80	\$611.01	\$0.00	\$0.00	\$0.00
2/15/2006	PMI payment	(\$152.52)	\$0.00	\$0.00	(\$152.52)	\$0.00	\$0.00	\$0.00
2/3/2006	Payment	\$1,639.03	\$142.43	\$885.59	\$611.01	\$0.00	\$0.00	\$0.00
1/13/2006	Payment	\$1,639.03	\$141.65	\$886.37	\$611.01	\$0.00	\$0.00	\$0.00
12/12/2005	Tax deposit	\$916.90	\$0.00	\$0.00	\$916.90	\$0.00	\$0.00	\$0.00



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